

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ANNAMARIA LORIS

Debtor(s)

Case No. 18-24333GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/24/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,701.47.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RECOVERY SERVICES	Unsecured	2,000.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	0.00	NA	NA	0.00	0.00
ALLY BANK(*)	Unsecured	2,271.53	NA	NA	0.00	0.00
AMERASSIST AR SOLUTIONS++	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,244.00	1,244.67	1,244.67	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	551.00	NA	NA	0.00	0.00
AMERICAN WATER CO**	Unsecured	NA	623.88	623.88	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	2,153.00	NA	NA	0.00	0.00
BRETT A SOLOMON ESQ	Unsecured	0.00	NA	NA	0.00	0.00
BUREAU INVESTMENT GROUP	Unsecured	1,000.00	NA	NA	0.00	0.00
CACH LLC-ASSIGNEE	Unsecured	510.00	509.62	509.62	0.00	0.00
CAPITAL ACCOUNTS LLC	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,350.00	110.65	110.65	0.00	0.00
CAPITAL ONE NA**	Unsecured	0.00	1,350.40	1,350.40	0.00	0.00
CARLYNTON SD (CARNEGIE BORO) (	Secured	7,150.00	NA	NA	0.00	0.00
CARLYNTON SD (CARNEGIE) (RE)	Secured	4,896.07	1,125.65	1,125.65	0.00	0.00
CARLYNTON SD (CARNEGIE) (RE)	Secured	0.00	112.57	112.57	0.00	0.00
CARNEGIE BORO- R/E TAX**	Secured	0.00	32.33	32.33	0.00	0.00
CARNEGIE BORO- R/E TAX**	Secured	1,876.54	323.33	323.33	0.00	0.00
CARNEGIE BORO- R/E TAX**	Secured	1,557.98	NA	NA	0.00	0.00
CARNEGIE BOROUGH (SWG)	Secured	514.84	NA	NA	0.00	0.00
CARNEGIE BOROUGH (SWG)	Secured	843.78	567.50	567.50	0.00	0.00
CENTRAL CREDIT AUDIT INC	Unsecured	960.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	2,154.00	NA	NA	0.00	0.00
CHARTIERS VALLEY SD & COLLIER '	Priority	NA	369.60	369.60	0.00	0.00
CHARTIERS VALLEY SD (COLLIER)(F	Secured	19,850.00	3,851.70	3,851.70	0.00	0.00
CHARTIERS VALLEY SD (COLLIER)(F	Secured	0.00	385.17	385.17	0.00	0.00
CHARTIERS VALLEY SD (SCOTT) (RE	Secured	0.00	2,763.14	0.00	0.00	0.00
CHARTIERS VALLEY SD (SCOTT) (RE	Secured	0.00	2,471.37	2,471.37	0.00	0.00
CHARTIERS VALLEY SD (SCOTT) (RE	Secured	6,950.00	2,988.10	2,988.10	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHARTIERS VALLEY SD (SCOTT) (RE	Secured	1,328.00	3,421.99	0.00	0.00	0.00
CHASE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	2,093.68	2,093.68	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	9,250.00	7,611.84	7,611.84	0.00	0.00
COLLIER TOWNSHIP (R/E)	Secured	4,100.00	724.91	724.91	0.00	0.00
COLLIER TOWNSHIP (R/E)	Secured	0.00	72.49	72.49	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INCOI	Unsecured	740.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	131.35	131.35	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	777.72	777.72	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	1,307.18	1,307.18	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	226.57	226.57	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	29.46	29.46	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	860.84	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	3,946.99	2,029.16	2,029.16	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,075.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	715.55	1,186.26	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	2,585.00	1,035.86	1,035.86	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	7,135.00	1,010.33	1,010.33	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	142.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	255.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,355.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	7,882.00	7,882.86	7,882.86	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	2,800.00	499.43	499.43	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	4,403.74	4,403.74	0.00	0.00
FIRST NIAGARA BANK++	Secured	0.00	NA	15,500.00	0.00	0.00
FIRST NIAGARA BANK++	Secured	37,868.84	NA	NA	0.00	0.00
FIRST NIAGARA BANK++	Secured	37,433.00	NA	NA	0.00	0.00
GOEHRING RUTTER & BOEHM	Unsecured	0.00	NA	NA	0.00	0.00
GS JONES RESTORATION	Unsecured	0.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	3,800.00	NA	3,800.00	0.00	0.00
JARED - THE GALLERIA OF JEWELRY	Unsecured	0.00	NA	NA	0.00	0.00
JORDAN TAX SERVICE INC**	Secured	0.00	NA	NA	0.00	0.00
KEYBANK NA(*) [REAL ESTATE]	Secured	44,872.00	NA	NA	0.00	0.00
KEYBANK NA**	Secured	33,255.00	49,833.79	0.00	0.00	0.00
KEYBANK NA**	Secured	0.00	46,779.10	0.00	0.00	0.00
KEYBANK NA**	Secured	0.00	28,722.70	28,722.70	0.00	0.00
KEYBANK NA**	Secured	0.00	23,588.71	23,588.71	0.00	0.00
KEYBANK NA**	Secured	NA	211,868.65	211,868.65	0.00	0.00
KEYBANK NA**	Unsecured	1,251.00	NA	NA	0.00	0.00
KEYBANK NA**	Unsecured	2,481.00	NA	NA	0.00	0.00
KEYBANK NA**	Unsecured	1,820.00	NA	NA	0.00	0.00
KIA MOTOR FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
KML LAW GROUP PC*	Unsecured	0.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	0.00	26,799.31	26,799.31	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	NA	NA	0.00	0.00
MUNICIPALITY OF MT LEBANON (ST	Secured	NA	263.44	263.44	0.00	0.00
MUNICIPALITY OF MT LEBANON (ST	Secured	NA	155.69	155.69	0.00	0.00
MUNICIPALITY OF MT LEBANON (SV	Secured	NA	228.52	228.52	0.00	0.00
NATIONWIDE BANK	Secured	0.00	NA	18,000.00	0.00	0.00
NATIONWIDE BANK	Secured	50,992.00	NA	NA	0.00	0.00
NATIONWIDE BANK	Unsecured	0.00	NA	NA	0.00	0.00
NCO FINANCIAL **++	Unsecured	199.00	NA	NA	0.00	0.00
NCO FINANCIAL **++	Unsecured	148.00	NA	NA	0.00	0.00
NCO FINANCIAL **++	Unsecured	145.00	NA	NA	0.00	0.00
NCO FINANCIAL **++	Unsecured	28.00	NA	NA	0.00	0.00
NEJ ABATEMENT GROUP++	Unsecured	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	127.67	127.67	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA DEPARTMENT OF REVENUE*	Priority	NA	568.86	568.86	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	NA	4,194.16	4,197.16	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	590.17	590.17	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	157.42	2,411.11	2,411.11	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	373.81	373.81	0.00	0.00
PNC BANK NA	Secured	0.00	28,467.88	28,467.88	0.00	0.00
PNC BANK NA	Secured	263,117.12	282,827.92	0.00	0.00	0.00
PNC BANK NA	Unsecured	70,000.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,412.00	1,694.23	1,694.23	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,051.00	1,377.30	1,377.30	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	1,829.26	1,829.26	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,302.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,207.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	802.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,345.00	NA	NA	0.00	0.00
SCOTT TOWNSHIP (RE)	Secured	199.09	NA	NA	0.00	0.00
SCOTT TOWNSHIP (SWG & MUN FEE)	Secured	NA	1,646.20	0.00	0.00	0.00
SCOTT TOWNSHIP (SWG & MUN FEE)	Secured	NA	1,155.69	0.00	0.00	0.00
SCOTT TOWNSHIP (SWG)	Secured	0.00	894.86	894.86	0.00	0.00
SCOTT TOWNSHIP (SWG)	Secured	2,740.00	605.42	605.42	0.00	0.00
SCOTT TOWNSHIP (SWG)	Secured	671.33	NA	NA	0.00	0.00
SCOTT TOWNSHIP**	Unsecured	0.00	280.39	280.39	0.00	0.00
SPRINT CORP(*)	Unsecured	2,420.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	510.00	NA	NA	0.00	0.00
T MOBILE/T-MOBILE USA INC BY AM	Unsecured	NA	1,763.10	1,763.10	0.00	0.00
TEK COLLECT	Unsecured	0.00	NA	NA	0.00	0.00
THE BUREAUS	Unsecured	11,221.00	NA	NA	0.00	0.00
VARIUS HOLDINGS LLC	Unsecured	NA	594.01	594.01	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	2,322.00	2,235.99	2,232.99	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,859.00	1,824.38	1,824.38	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$114,279.29	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$249,906.93	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$364,186.22</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,738.46	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,738.46</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$55,738.06</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$0.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/10/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.